

February 9, 2009

United States Bankruptcy Court
One Bowling Green
New York, NY 10004

Attn: Honorable Judge Robert D. Drain

Ref:

Delphi Corp Case # 05-44481 filed October 8, 2005
Document # 14705 to Cancel OPEB (Health Insurance Benefits) for all Retirees

Dear Judge Drain:

This letter is to express my concerns with Document #14705 filed by Delphi Corporation on February 4, 2009 asking the court to cancel health insurance benefits (OPEB) for over 15,000 people who are retirees of Delphi Corporation.

Please note that this letter is an OBJECTION to that document and file it as a motion to object to document #14705.

This document was filed with no previous warning to any of the current employees or retirees of Delphi Corporation and was only made known to us via letter on February 5, 2009 and gave us a mere twelve days to file our objections.

Many of the most recent retirees of Delphi were retired **BY** the company and **NOT** by the choice of the employee. **I was forced to retiree at age 54. My pension is quite a bit lower than what my husband and I had planned on retiring on. The future years will NOT be easy. I was responsible for closing the Moraine, Ohio site for Delphi and saw a lot of questions/concerns on the employees faces as they were released.** They were given no decision to make, just told they would be retiring on a specific date. They had little time to prepare for retirement, and little time to adjust to a significantly reduced income before they were hit with this latest development (loss of health care) which will cause financial hardship for every retiree. It will have huge impacts not only on the retirees and soon-to-retire, but also every community where retirees live.

With the current state of the economy, retirees who had saved for retirement in their Stock Savings Plans, have lost 40 – 60 % of their savings. As you know, the cost of living has increased significantly in the last two years based upon rising energy costs alone. This coupled with the loss of health care benefits would have a crippling effect on the lives of every retiree of Delphi Corporation.

It is my belief that there are other ways to restructure the company (**Please see attached information**) and still retain health care for retirees. Health care benefits are

currently scheduled to stop at the age of 65 for all retirees. This cost is a decreasing cost to the company as each of us reaches that 65 age milestone.

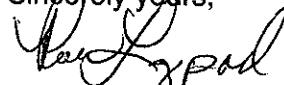
Please know that each of the 15,000 + retirees and soon-to-retire, who will be negatively impacted by this action, will be looking to you for your consideration when making the decision concerning Document #14705 dated February 4, 2009.

It is unthinkable that a company would do such a thing to the employees that help build and make them profitable for most of the years that we were employed. The Leadership of this company has not even attempted to re-organize, save money elsewhere. This does not affect them (at least not in the long run), and they have enough time to increase their salaries, and other goodies they endow upon themselves. **MAKE THEM DO THE JOB THEY ARE BEING PAID FOR, AND MOST IMPORTANLY THAT THEY ARE RESPONSIBLE FOR, AND NOT TAKE THE EASY WAY OUT.**

Working 32 years for General Motors and Delphi, I have seen a lot. Some suggestions are attached.

I ask you to REJECT this motion.

Sincerely yours,



Robin Laypool
Retired at Age 54
Delphi Retiree 2008
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Clayton, Ohio 45315
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Thoughts on what Delphi can do in place of cancelling Health and Life Benefits:

- The **hourly employees of Delphi have NEVER contributed to any health care.** Change the plan to reverse this. I know they will say General Motors pays for these benefits, but I believe that is incorrect. Delphi current hourly employees DO NOT pay towards their benefits and they are not covered by General Motors.
- General Motors / Delphi salaried employees have also been the first to take a hit, whether it is paying for their benefits, vacation time, etc.....
- The majority of Delphi salaried employees are **REQUIRED to work overtime with no pay.** I have put on the average 60 hours per week while working for Delphi. I have been in on all shifts, no shift premium paid, and many hours in general. To close the Moraine Plant took many hours being unpaid.
- If Delphi would restructure the Health and Life Benefits for retirees, then consider taking **ONLY the life insurance.** I am not sure how much this would save, but it is a savings.
- Restructure the staffing position within Delphi. With all the sites closed or sold, the **top has not lost enough people to accommodate the losses** at the various sites.
- **Top executives along with unclassified positions 8th levels on up, should consider taking a base pay reduction for a specified people of time (one year – 20%).** This would show the employees along with the COURTS that they are serious about the business surviving.
- Re-examine **the stipend given to 8th levels and about for cars.** This program has never been used properly. Currently with some reclassifications, 8th levels have been allowed to keep their level to receive the car stipend, even though they do not perform the duties. THESE ARE SERIOUS OFFENSES IN THIS PROGRAM. **They will tell you it is a retainer, it is not.**
- **A RETAINER is stating when hired that you have health care upon retirement.** This kept me and MANY others working for Delphi in order to achieve retirement at 30 years and become eligible. **HEALTH CARE IN RETIREMENT IS A RETAINER, not a car stipend.**
- No one, including myself, over the last 30 – 50 years of working for General Motors/Delphi, took in consideration the purchase of health care. Health Care was part of our “contract” when we hired in. The majority of the people took their jobs quite seriously, worked hard for General Motors and Delphi.
- Delphi still has a “buddy” system. Perhaps the courts should appoint someone to oversee the actions of the Executive Staff, to get them moving into the right direction. The people are willing, but we do not see much movement above us.

- **Delphi Salaried employees (and yes, the hourly) have been on layoff status for anywhere from 1 week to 4 weeks. HAS THE EXECUTIVES AND STAFFS taken any time off????**
- It is starting to see that this whole situation was something General Motors and Delphi created together. So must miss-management, so many profitable plants either closed or moved out of the United States. IT is a PLAN and we, the retirees are watching for the next moves.
- REQUIRED Delphi to itemize EVERYTHING with the costs associated, and see what is not "job related" to the success of the company, and start evaluating from their.
- I could think more clearly and give more thoughts if this hadn't upset me so much.

PLEASE Do Not allow Delphi to take away my health care benefits.



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